

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MAUREEN L. BRIGHTWELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-22957

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/07/2012 and confirmed on 7/16/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		93,765.00
Less Refunds to Debtor	1,429.08	
TOTAL AMOUNT OF PLAN FUND		92,335.92

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	3,347.26	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,647.26

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DUQUESNE LIGHT EMPLOYEE FEDERAL Acct: XXX781A	7,818.28	7,818.28	401.95	8,220.23
	GREEN TREE SERVICING LLC Acct: 5417	0.00	42,487.72	0.00	42,487.72
					50,707.95

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	MAUREEN L. BRIGHTWELL Acct:	0.00	0.00	0.00	0.00
	MAUREEN L. BRIGHTWELL Acct:	1,410.00	1,410.00	0.00	0.00
	MAUREEN L. BRIGHTWELL Acct:	19.08	19.08	0.00	0.00
	STEIDL & STEINBERG Acct:	3,300.00	3,300.00	0.00	0.00

*** N O N E ***

Unsecured					
	AMERICAN EXPRESS CENTURION BNK Acct: 1008	3,589.55	3,018.51	0.00	3,018.51
	DUQUESNE LIGHT COMPANY* Acct: 6001	147.33	123.89	0.00	123.89
	PRECISION RECOVERY ANALYTICS INC Acct: 1962	6,066.30	5,101.26	0.00	5,101.26
	DUQUESNE LIGHT EMPLOYEE FEDERAL Acct: 781B	0.00	0.00	0.00	0.00
	CAVALRY PORTFOLIO SERVICES LLC(*) Acct: 9338	20,202.98	16,989.06	0.00	16,989.06
	HSN++ Acct: 5539	0.00	0.00	0.00	0.00
	RBS CITIZENS NA(*) Acct: 6160	11,592.08	9,747.99	0.00	9,747.99
	SALLIE MAE GUARANTEE SVCS INC**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2008				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct: 7459				
					<hr/> 34,980.71
TOTAL PAID TO CREDITORS					85,688.66
TOTAL					
	CLAIMED	0.00			
	PRIORITY	7,818.28			
	SECURED	41,598.24			

Date: 08/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MAUREEN L. BRIGHTWELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-22957

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Maureen L. Brightwell
 Debtor

Case No. 12-22957-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db +Maureen L. Brightwell, 1040 Wolf Run Road, Industry, PA 15052-1717
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13396091 +American Express, PO Box 981537, El Paso, TX 79998-1537
 13432913 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13396092 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)
 13396093 +Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
 13466627 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13396095 +Duquesne Light Empl FCU, 2112 17th Street, Beaver Falls, PA 15010-2612
 13396098 +HSN, P.O. Box 530942, Atlanta, GA 30353-0942
 13396100 +Jorge M. Pereira, Douglas M. Marinos & Associates, PC, 101 North Cedar Crest Blvd,
 Allentown, PA 18104-4769
 13399296 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13396101 +RBS Citizens NA, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2017 01:23:19 DITECH FINANCIAL LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 cr E-mail/PDF: rmscedi@recoverycorp.com Aug 29 2017 01:29:39
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13418688 +E-mail/Text: bankruptcy@cavps.com Aug 29 2017 01:24:20 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 13396094 +E-mail/Text: bankruptcy@cavps.com Aug 29 2017 01:24:20 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 14682039 E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2017 01:23:19
 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13446787 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 29 2017 01:24:49 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13660245 E-mail/Text: bankruptcy.bnc@ditech.com Aug 29 2017 01:23:19 Green Tree Servicing LLC,
 PO Box 0049, Palatine, IL 60055-0049
 13411314 +E-mail/Text: bankruptcy@cavps.com Aug 29 2017 01:24:20 Precision Recovery Analytics, Inc,
 c/o Cavalry Advisory Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 13406273 E-mail/PDF: rmscedi@recoverycorp.com Aug 29 2017 01:30:53
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13396102 +E-mail/PDF: pa_dc_claims@navient.com Aug 29 2017 01:30:12 Sallie Mae, P.O. Box 9500,
 Wilkes Barre, PA 18773-9500

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr RBS Citizens
 13396099 James P. Heisel
 cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
 13396096* +Duquesne Light Empl FCU, 2112 17th Street, Beaver Falls, PA 15010-2612
 13396097 ##+HSBC, PO Box 5253, Carol Stream, IL 60197-5253

TOTALS: 3, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: kthe
Form ID: pdf900

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Total Noticed: 22

Date Rcvd: Aug 28, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,
sklein@hunton.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Lauren M. Lamb on behalf of Debtor Maureen L. Brightwell
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7